

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Nicholas B. DeWald

Debtor

CHAPTER 13

U.S. BANK NATIONAL ASSOCIATION  
(TRUSTEE FOR THE PENNSYLVANIA HOUSING  
FINANCE AGENCY).

Movant

NO. 18-10769 mdc

vs.

Nicholas B. DeWald

Debtor

11 U.S.C. Section 362

William C. Miller, Esquire

Trustee

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$4,276.27**, which breaks down as follows:

Post-Petition Payments:	April 2020 to September 2020 at \$549.00/month
Late Charges:	April 2020 to August 2020 at \$22.85/month
Fees & Costs Relating to Motion:	\$1,031.00
Suspense Balance:	\$162.98
<b>Total Post-Petition Arrears</b>	<b>\$4,276.27</b>

2. The Debtor(s) shall cure said arrearages in the following manner:

a) The fees and costs relating to the Motion of \$1,031.00 are deemed recoverable pursuant to Fed.R.Civ.P. 3002.1(c).

b) Beginning on October 1, 2020 and continuing through March 1, 2021, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$549.00** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$540.90 from October 2020 to February 2021 and \$540.77 for March 2021** towards the arrearages on or before the last day of each month at the address below:

PHFA  
211 NORTH FRONT STREET  
HARRISBURG, PA 17101

c) Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived .

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: September 17, 2020

By: /s/ Rebecca A. Solarz, Esquire  
Attorney for Movant


Date: September 18, 2020

/s/ Brandon J. Perloff, Esquire  
Brandon J. Perloff, Esquire  
Attorney for Debtor

Date: September 22, 2020

/s/ LeeAne O. Huggins No Objection  
William C. Miller, Esquire  
Chapter 13 Trustee

Approved by the Court this 23rd day of September, 2020. However, the court retains discretion regarding entry of any further order.

  
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Magdeline D. Coleman  
Chief U.S. Bankruptcy Judge